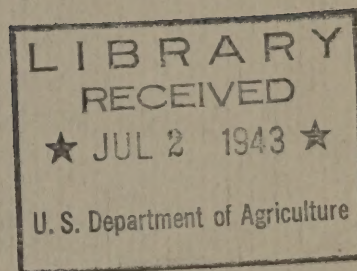


1.933

Sec 42



SELF HELP

THE PROCEDURE OUTLINED IN THIS
PACKET SHOULD NOT BE USED WITH-
OUT AUTHORIZATION FROM THE DI-
RECTOR OF THE DIVISION OF COOP-
ERATIVE RELATIONS.

DEPARTMENT OF AGRICULTURE
U.S. RURAL ELECTRIFICATION ADMINISTRATION
WASHINGTON, D. C.

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91.1

SELF-HELPINTRODUCTION

The Rural Electrification program has made much progress since the Rural Electrification Administration was created in May 1935, principally through the formation of rural electric cooperative organizations. The Self-Help program is the result of much experience and research on rural electrification and has been devised to help the farmers receive greater benefits through cooperative effort, and to bring service to farmers in communities that heretofore have not been able to secure service.

The procedure as set forth in Preallotment Procedure for New Projects (Form EX-13R) should be followed. After completion of the preallotment surveys, maps, tabulations and cost estimates, these data should be given a short analysis as to feasibility. If acceptable as such, a representative of the Division of Cooperative Relations will request the Board of Directors to take the steps set forth below.

OBJECTIVES

The Self-Help plan has two main objectives. Each objective can be achieved in several ways. These are:

1. To put your cooperative on a self-sustaining basis from the beginning which will help insure the security and facilitate the amortization of your loan. This can be secured by enabling the members
 - (a) to take a more active part in the formation of the cooperative and the construction of their distribution system
 - (b) to obtain work in the construction of the lines, in return for which they receive credits to be applied on their house-wiring and appliance purchases
 - (c) to pool their purchasing power with that of their neighbors, thereby bringing the cost of appliances and house-wiring more nearly within reach of their pocketbooks
2. To reduce the cost of construction of the system and overhead to a minimum. This can be accomplished by
 - (a) the use of native timber suitably treated for poles
 - (b) the construction of the system by the force-account method, using member labor to the fullest extent possible

JUL 2 1943

ORGANIZATION FOR SELF-HELP

Three steps are necessary to place your project in the Self-Help group:

1. The Board of Directors must pass a resolution requesting that their cooperative be placed in the Self-Help group.
2. Secure written authorization from the Director of the Division of Cooperative Relations to proceed with the Self-Help program.
3. Appoint a Self-Help Committee to select the personnel of the various working committees and take care of other related details. This committee should include members of the Board of Directors, county agents who have been active in working up the project, and others whose knowledge and advice are considered to be valuable.

WORKING COMMITTEES

Five working committees should be set up to assemble and distribute, through the aid of fellow members, the information required to carry forward the program of complete member participation. Each committee should consist of at least three members, one of whom is preferably a member of the Board of Directors, man or woman, who is selected for community leadership and reputation for getting things quickly and effectively done. The various committees and their duties are set forth below:

1. Group Purchase Committee

In collaboration with the Cooperative Adviser and the Coordinator, this committee shall be responsible for the wiring and group purchase programs, outlined in this packet.

2. Labor Committee

This committee shall be responsible for selecting members for work in each section of the system, using the Membership Participation Agreement which the members have signed as a guide for selection of workmen.

3. Office Committee

This committee is to investigate and report to the Board on available centrally located office space suitable to the cooperative's needs as to accommodation and monthly rental.

4. Credit Committee

This committee shall review all applications of members for house-wiring, plumbing and appliance loans with the cooperative. They will decide whether or not a member is deserving of credit. If the member is of good standing in the community and is an aggressive, hard-working individual who makes an honest effort to pay his bills, he should be given every consideration in determining his desirability as a credit risk.

5. Cooperative Education Committee

This committee shall thoroughly acquaint itself with cooperative practices, the history and progress of the REA program, and act as a clearing house for questions about their cooperative. A well-planned program of publicity and public relations should be conducted. Once a week the committee should contribute an article to the local newspapers in the project area reporting on progress, and stress the advantages gained through membership participation.

All committees are responsible to the Board of Directors for the plans and progress of their work and final decision on any question of policy rests with the Board.

It will be necessary for the cooperative to employ certain personnel in order that the Self-Help program may be carried on rapidly and efficiently. This personnel is as follows:

1. Coordinator

The Coordinator is hired by the Board of Directors and is not necessarily approved by Washington. His qualifications, duties and salary are outlined in pre-allotment packet Form EX-13R.

(a) Time and Length of Employment

(1) For the two-month period of development and preallotment work, as provided for in EX-13R. This period, at the discretion of the Board, may be extended as long as the Coordinator can be productive in the securing of new memberships, easements, etc.

(2) For such part of the construction period as may be necessary. During this time

he will act as office manager and aid in and direct the procurement of the necessary easements, permits, etc.

These two periods may or may not be consecutive, depending upon the length of time intervening between the time the preallotment material is forwarded to REA for review and the allotment of funds.

In most cases, the second period will terminate when the permanent manager has been approved by Washington. In some cases, the Coordinator may continue in developing new sections and areas. This is at the discretion of the Board.

2. Cooperative Adviser

(a) Employment

In addition to the Coordinator, a Cooperative Adviser shall also be employed by the Board. His selection should be made by members of the Group Purchase Committee with the approval of the Board of Directors.

(b) Salary

His salary shall be determined by the Board of Directors. The salary recommended for this position at the start is not to exceed \$125 per month. Automobile mileage should be allowable on a basis of 5¢ per mile and not to exceed (except in special cases) \$50 per month.

(c) Time and Length of Employment

He will be employed as soon as the Self-Help plan is adopted to work in conjunction with the Coordinator and survey workers.

He may be employed during the same period and same length of time as the Coordinator. After allotment, and subject to final approval by REA in Washington, he may be permanently employed by the cooperative on load building and cooperative educational work.

The Cooperative Adviser shall be placed under bond for the amount of \$2,000, the cost of this bond to be borne by the Cooperative.

(d) Qualifications

- (1) Possess knowledge of rural people and ability to deal with them.
- (2) Have executive experience, plus ability to organize and promote.
- (3) Should possess understanding of electrical appliances, contractor's installation problems, and REA wiring specifications. He should study the rules of the National Board of Fire Underwriters Electrical Code (NESC).
- (4) Above all, he must be familiar with and sympathetic to the cooperative movement.

(e) Duties

The duties of the Cooperative Adviser are outlined later in this packet under the different activities.

LABOR COMMITTEE PROCEDURE

The Self-Help workers take applications for labor participation during the first Self-Help survey. All members should be given an opportunity to apply for work in the construction of the project. The work that will be available for the members in general consists of the following:

1. Right-of-way clearing under the direction of the project engineer and coordinator or superintendent.
2. Digging of pole and anchor holes.
3. Work for the contractor.
4. Procurement of poles when that is a part of the Self-Help program.

After the labor participation survey has been conducted, the applications for work will be turned over to the Labor Committee. The Coordinator in conference with the project engineer will make an estimate of the amount of work that is available for member participation and the number of members desiring to participate. They then determine the amount that each member can be allowed to earn under this program. If possible, this amount should be \$30 or more; however, in cases where there is

little clearing of right of way and many participating members, this amount may have to be less.

In cases where the project is procuring poles, the total cost of the poles should be included in the member's amount when the poles come from his own property. If the farmer buys "stumpage" to get out the poles, his amount should be increased by the amount of the stumpage and the increase paid him in cash in order that he may be able to pay his stumpage fee.

The lists of member workers are then given to the various foremen and superintendents and arrangements made so that the members will be notified as to when and where to report for work. In cases where all of the members have worked out the amount designated and additional work is available to members, preference should be shown to those members who, in the opinion of the finance committee, have need for additional cash credits to apply to wiring and appliance purchases.

Procurement Of Local Timber

Where native poles are to be used and butt treatment is required, a pole procurement allotment shall be requested in advance of the actual allotment for construction in order that the poles shall be available when construction starts.

Where native poles requiring other than butt treatment are available, an REA representative will assist in making the necessary arrangements for their treatment.

Where local poles are used, they shall be secured and processed by the cooperative by member or local labor under the supervision of the engineer and with the approval of the authorized representative of REA. In all cases, approval must be given by the REA before any native poles can be used.

Self-Help Workers

The Cooperative Adviser, with the approval of the Group Purchase Committee, shall be allowed to employ workers to conduct the house-wiring, member participation, and appliance surveys. These workers shall be employed on a basis of \$5.00 per diem. Each worker shall perform his work in a manner satisfactory to the Cooperative Adviser and the Group Purchase Committee.

Surveys

It will be necessary to conduct two surveys under the Self-Help program, as follows:

1. To obtain "house-wiring contracts," "Membership participation applications" and the "appliance surveys."

2. To obtain final appliance orders.

House-Wiring Procedure

The Group Purchase Committee shall, with the Coordinator and the Cooperative Adviser, be responsible for the wiring program. They should study and follow wiring procedure as outlined in the Manual of Wiring Procedure, Form UT-B-1R3 (Utilization Division, REA). Field representatives of the Utilization Division will be available to assist in planning the wiring and appliance activities.

The Labor Committee, in conference with the project engineer, Coordinator, right-of-way clearing foreman and contractor's superintendent, determines the qualifications for men needed for each of the various types of work to be performed. The committee then reviews the labor participation applications and assigns to the members their work under this program. Every effort should be made to assign each member work according to his qualifications in his section of the project.

COOPERATIVE GROUP PURCHASE PROCEDURE

On the basis of the appliance saturation figures given in the copy of the January, 1940 REA News, attached to this packet, estimate the total number of each type of appliance to be purchased by members during the first ten months. For example, if a system is designed to serve 500 members, multiply this figure by the percentage of saturation for each appliance to determine the actual number of appliances. On the basis of a group purchase activity, estimate that at least 70 or 80 percent of this total volume of business will be placed by members during the survey period.

On the basis of these estimates, the Cooperative Adviser should then approach all suppliers (manufacturer, jobber, dealer, distributor) in the area, as well as those outside the area, who are willing to serve all members, and advise them of the group purchase program.

Advise the suppliers that the cooperative has no intention of engaging in the merchandising business in competition with them but that the cooperative proposes to carry forward educational and cooperative work and also plans to accept orders from members for all appliances they wish to secure through the group purchase plan. The cooperative will be acting as the agent for its members in accepting these orders and transmitting them to suppliers handling the specified appliances.

In such a plan the sales expense of the supplier is reduced to a minimum and it is customary for them to pass this saving on

to the members in the form of a special discount which is to be made available through the group purchase plan. The volume of appliance business for the cooperative will be substantial. The group purchase plan assures that a major portion of this business will be placed within a period of sixty to ninety days and on this basis the suppliers should offer discounts of at least twenty to thirty percent from the regular list prices.

The Cooperative Adviser should personally follow through with the prospective suppliers to assure prompt quotations on net prices which they will quote in conjunction with the group purchase procedure. Prices on electrical appliances will be obtained from at least three suppliers. Quotations from the various appliance suppliers shall include:

1. Consignment to the cooperative of appliances for display and demonstration purposes.
2. Furnishing of qualified personnel to be paid by the supplier to work in conjunction with the Cooperative Adviser to display and explain proposed appliances in securing final orders from the members after they have given their tentative group purchase order to the cooperative.

The Cooperative Adviser, through the activities of the group purchase workers, shall first secure tentative orders for electrical appliances at the same time house-wiring contracts are secured. These tentative appliance orders shall be secured on a copy of the form marked "Member Participation Plan." At the time the house-wiring contract and member participation requests are secured, prices quoted on appliances are tentative only, and subject to further reduction. Names of the suppliers who will supply the appliances will probably not be known during the early stages of the survey work on the project.

The group purchase workers shall report daily to the Cooperative Adviser and be responsible to him for all their official activities. After the complete survey has been made in the project area and all possible house-wiring contracts and signed membership participation agreements are secured, this data shall be listed and tabulated by districts and map sections. This tabulation shall be set up as per sample attached form, and should be prepared with one original and three copies.

After the Group Purchase Committee, in conjunction with the Cooperative Adviser, has examined all quotations from suppliers, they are to recommend the names of the suppliers whose proposals are most favorable. It is suggested that whenever possible, at least two or three suppliers be approved to give members some variety of selection. All suppliers shall be treated with equal

fairness, other factors being similar, most stress being placed on the particular type of equipment offered at the lowest price.

The Cooperative Adviser and the Group Purchase Committee shall tabulate the various suppliers' bids by individual items. For instance, tabulate the suppliers' individual prices on electric irons, then on ranges, then on refrigerators, then on toasters, then on radios, etc. Thus, by this method, one supplier may have the lowest overall prices on radios, another supplier may have the best offer on electric irons, another on refrigerators, etc. Many suppliers will be able to participate by this plan and each may have their particular favored line of appliances or equipment to offer. The committee in each case shall thus permit each supplier to participate with his lowest overall price item or items.

The participating members however may select their preferred appliance from the participating supplier at quoted prices, even though these prices may not be the lowest quoted for that particular item.

After the acceptable supplier or suppliers have been named, the Cooperative Adviser shall present each with an acceptance of their particular desirably priced items. It is suggested that the group purchase bid price on all appliances include an allowance on the suppliers' net prices to cover the cost of installation, servicing and delivery.

After the participating supplier has qualified under the group purchase plan and has been approved as acceptable to the cooperative by the Group Purchase Committee, he shall supply the Cooperative Adviser with a sufficient amount of sales literature and information pertaining to the particular appliance or appliances which have been accepted by the committee. The suppliers shall also assist the Cooperative Adviser in sales training of the group purchase workers. These workers shall be provided with all necessary sales promotion data, as well as conditional sales contracts, order blanks, etc.

The group purchase workers shall then return to their particular project area to again make contact with the listed participating members and secure final and bona fide orders for such appliances as the member wishes to purchase through the group purchase plan. All orders shall be secured on the cooperative's approved cash purchase order or contract. These final orders may also be secured at mass meetings of the members where the various appliances are on display and demonstration. The suppliers and group purchase workers can then be given an opportunity to answer all inquiries from prospective purchasers.

The cooperative can lend members up to 90 percent of the net selling price of appliances from the REA Wiring and Appliance loan. The loans must be cleared through the Credit Committee.

Where the member desires REA financing, the workers shall secure signed approved conditional sales contracts (form of conditional sales contract is attached hereto). Four copies of each conditional sale contract should be executed by the member. Appliances may be financed for a maximum five years. Payments cannot be less than seventy-five cents (\$0.75) per month or \$4.50 semi-annually. No notes need be executed by members in connection with the group purchase of appliances. The conditional sale contract itself is sufficient.

The cooperative will then execute the conditional sale contracts and also the assignments thereof, and will turn them over to the Cooperative Adviser together with invoices for the balance due on all orders. One counterpart (yellow, or duplicate, copy) of each conditional sale contract shall be referred to the suppliers for their files. The Credit Committee shall pass on the credit of each participating member and will approve or disapprove such conditional sale contract. The Credit Committee shall notify the Cooperative Adviser of its decisions. The Cooperative Adviser will then notify the supplier, who in turn will make immediate delivery to members whose credit has been approved. The supplier will secure a signed "Certificate of Satisfaction" from the member (see attached sample) certifying that the appliances have been delivered and installed in a manner satisfactory to the member.

The supplier will turn these signed certificates over to the Cooperative Adviser who in turn refers them to the Credit Committee for payment. In cash transactions, the group purchase worker collects the balance due on order placed when appliances are delivered to the member. The member likewise signs a certificate of satisfaction on cash transactions. This cash collection is turned over to the Cooperative Adviser who, in conjunction with the Group Purchase Committee, shall deposit this cash collection to the credit of the cooperative. The cooperative shall then issue a check for the amount collected in the name of the supplier who delivered the appliances. The transactions on these financed sales, insofar as the supplier is concerned, will be essentially cash ones since the supplier will receive the balances due on account of the cash prices of the financed sales at the same time as he receives the balances due on cash sales; namely, within thirty (30) days after delivery of the appliances.

In the case of REA-financed appliances, the member having signed the conditional sales contract and having been approved by the Credit Committee, receives delivery of the appliances. At the time of satisfactory delivery, the member signs the certificate of satisfaction which is turned over to the Cooperative Adviser. The cooperative makes necessary execution of sales papers, etc., and requisitions the funds necessary to finance the appliances from REA. As soon as REA provides the funds requested to the cooperative, the cooperative issues its check at quoted prices to the supplier.

The Cooperative Adviser shall keep an accurate record in the project office of all transactions pertaining to group purchase, house-wiring activities and expenses pertaining thereto.

In addition to the compensation previously secured by the workers during the house-wiring contract and member participation agreement survey, the workers shall, during the second and final sales order period, be paid on a basis of up to \$5.00 per diem. It is to be clearly understood that the group purchase worker is expected to produce satisfactory sales. If not, his services are to be terminated by the Group Purchase Committee at once.

The Cooperative Adviser is charged with the responsibility of seeing that all group purchase orders are secured on a basis understandable and agreeable to the participating members and without high pressure or other pressure tactics of any kind. All orders secured on such a basis shall be investigated and, if necessary, the worker responsible for such tactics immediately discharged.

All group purchase workers authorized to secure such signed contracts, together with cash-down payments of 10 percent of the group purchase price of the appliances, shall secure a bond in the amount of \$1,000. This bond shall be secured and paid for by the cooperative.

Where the member has a membership participating credit available in accordance with the terms of the Membership Participation Agreement, on the books of the cooperative, the Group Purchase Committee and the Credit Committee shall make such credits available to the member to be applied to the purchase of such appliances. It will be noted that the cooperative is not in the appliance business. They merely secure their members' orders for the suppliers for group purchasing and arrange for financing when necessary.

Requisition of Funds from REA

Forward to REA the regular form of requisition for installation loan funds accompanied by a counterpart of each conditional sale contract (blue copy) assigned by the cooperative to the United States of America. Retain a counterpart of each conditional sale contract (white copy) for the cooperative's files.

Read Article II of the installation loan contract for the provisions governing advances of funds thereunder, and follow the "Instructions for Requisitioning and Accounting for Funds Under the Installation Loan Contract" (REA Form FI-137) to make certain the requisition will not be disapproved because of irregularities in form.

Make certain of the following: That the installation note accompanying the requisition is properly filled out; that the conditional sale contract is correctly filled in, properly executed, and duly assigned by the supplier to the cooperative and in turn by the cooperative to the United States of America; and that the requisition form itself is properly filled in.

It is of prime importance, therefore, that special attention be given to the submission of the requisition properly filled out. The submission of such a proper requisition will enable the cooperative to receive the necessary funds well within the thirty-day period mentioned in your invitation to the approved supplier to submit his offer.

Upon receipt of the funds requisitioned from REA for the sales to be financed by the cooperative, immediately deposit such funds in the "Special Installation Account" specified in the installation loan contract. Immediately thereafter, forward to the suppliers from whom purchases were made all balances due on account of financed sales.

Additional Preallotment Expenses Permissible Under the Self-Help Plan.

In addition to the allowable costs of membership surveys, easement, mapping and tabulation work as outlined in Preallotment Packet EX-13R, the schedule of maximum expenditures listed below may be used for purposes of compensating group purchase workers who secure the house-wiring contracts, and Membership Participating Agreements, as well as final group purchase appliance orders.

As previously outlined in this packet (Self-Help), the group purchase workers shall be employed on probation and paid on a per diem basis up to \$5.00 per day, which includes use of car.

The total of all the per diem expenditure paid to the group purchase workers shall not exceed a figure of \$2.00 per signed member in the overall project.

For instance, in an assumed 100-mile project with 350 signed members, the house-wiring and tentative appliance survey, as well as securing the final appliance orders, should not exceed \$750.00 (350 members x \$2.00). The Cooperative Adviser and Project Survey Coordinators' salaries are in addition, and are as scheduled elsewhere in this packet.

CONCLUSION

Because of local conditions there may be variations in the methods of developing and building various Self-Help projects. This outline indicates the general set-up and changes should be made to adjust the procedure to local conditions.

It will be found desirable in every instance to employ as a preallotment mapping engineer some competent, qualified firm or individual who can and will closely supervise the survey field work and who is familiar with the Self-Help plan.

In some cases all of the construction of the lines may be done by force account with local labor. In others, it may be desirable to contract a certain portion or all of the construction work. In others, particularly where the price is right, it may be desirable to do the entire job under a construction contract with the positive assurance from the contractor that cooperative members will participate, as outlined above, throughout the entire construction period.

By the Self-Help plan many people of limited income can have electric service who would not otherwise take service immediately.

No Self-Help project should be undertaken without prior authorization of the Director of the Division of Cooperative Relations. All inquiries pertaining to the Self-Help plan should be referred direct to this division for action.

In every case, fieldmen of the Division of Cooperative Relations will look over the proposed project before the project can be authorized to proceed with this plan.

Attachments

MEMBER PARTICIPATION AGREEMENT

_____, 19__

COOPERATIVE

1. I do _____ do not _____ desire to make application for employment on the construction of the proposed electric system. I am qualified for the following types of work:
- | | | |
|----------------------|--------------------|--------------------|
| Cutting timber _____ | Hole Digging _____ | Pole setting _____ |
| Truck driving _____ | Team work _____ | Other _____ |

I agree to do such work as directed, at such wages, and upon such conditions as may be determined by the Cooperative and approved by the Rural Electrification Administration.

2. I agree that any moneys owed to me for any work performed hereunder shall remain with the Cooperative, until 90 days after energization, to be applied as follows:
- (1) To the payment of the minimum cash-down payment of 20% of the cost of wiring my premises as specified in the contract for such wiring.
 - (2) To the payment of minimum cash-down payment of 10% of the cost of such electrical appliances as I may purchase.
 - (3) At the end of the 90-day period or at any intervening time after appliance down payment has been made the balance shall be applied, first, to the payment of the balance of the cost of wiring of my premises; and second to the payment of the balance of the cost of electrical appliances.
 - (4) The balance, if any, shall be paid to me in cash.

If the money so owed to me is not at least equal to the minimum 20% cash-down payment required for wiring, or in the event no money is due me, I will complete the required cash-down payment to you prior to installation of my wiring.

3. I agree that I may be dismissed if my work is unsatisfactory. In such event, it is understood that such amount as shall be owing to me may be applied as set forth above.

(Signed) _____ (Member's Address)

GROUP PURCHASE SURVEY

I am interested in purchasing the appliances listed below, through the group purchase plan to be provided by the Cooperative at reduced prices which can be made available under such a plan. The following quoted prices are maximum and subject to further reduction:

Iron \$ _____ Refrigerator \$ _____ Range \$ _____ Roaster \$ _____ Washing Machine \$ _____
Radio \$ _____ Vacuum Cleaner \$ _____ Water Heater \$ _____ Water Pump \$ _____ Fan \$ _____
Other _____

I will _____ will not _____ desire to secure financing from you to aid me in purchasing said appliances.

(Signed) _____ (Member's Address)

PERCENTAGE OF SATURATION OF ELECTRIC APPLIANCES
AND PLUMBING FACILITIES ON REA PROJECTS

Appliance	Total 123 Projects	North- east	North Central	South	West
No appliances	1.2	0.5	0.5	2.7	1.2
<u>Household - Electric</u>					
Coffee maker	6.3	7.0	5.0	5.5	15.5
Hot plate	19.2	16.0	23.4	11.6	32.9
Iron	84.2	89.8	86.9	77.0	83.1
Radio (non-battery)	82.4	88.3	82.1	80.7	79.7
Range	3.1	3.1	3.4	2.7	4.0
Refrigerator.	32.3	24.0	29.1	42.4	32.4
Roaster	1.7	1.8	1.7	1.1	3.6
Toaster	31.0	41.0	37.6	13.7	35.4
Vacuum cleaner (floor).	21.3	41.5	20.6	8.3	19.8
Washing machine	58.9	67.4	78.2	23.6	65.1
Other	16.9	17.9	16.8	14.5	24.8
<u>Plumbing Facilities</u>					
Electric water pump	18.5	19.9	22.3	12.5	16.0
Electric water heater (tank).	1.2	1.4	1.1	1.1	1.8
Water closet	6.4	5.6	6.8	6.9	7.5
Bathtub or shower	9.0	8.0	9.5	8.4	11.1
<u>Farm - Electric</u>					
Brooder	3.2	5.1	3.4	2.0	2.8
Cream separator	14.0	4.0	28.0	1.6	4.6
Dairy water heater.	0.3	0.2	0.5	0.1	0.1
Feed grinder	0.5	0.3	0.7	0.2	0.5
Fence (electric).	2.7	3.1	4.1	0.6	2.0
Hotbed heating.	0.1	0.0	0.2	0.1	0.1
Milk cooler	0.7	2.0	0.2	0.5	0.2
Milking machine	3.8	2.7	7.0	0.4	1.0
Motor, 1 hp. and over	2.3	1.6	3.6	0.9	2.1
Motor, up to 1 hp	18.2	13.1	30.9	3.7	14.0
Poultry lighting	10.0	11.1	15.4	2.6	4.8
Poultry water warmer.	0.5	0.6	0.8	0.0	0.2
Stock tank heater	0.1	0.1	0.1	0.0	0.1
Other	2.9	2.0	4.6	1.2	1.6
Consumers reporting	50,295	9,541	22,035	15,015	3,704
Percent sample.	68.8	66.7	71.3	68.0	63.9
Months service experience	10.5	12.0	11.0	8.8	9.8

(SAMPLE FORM)

Map Section No. _____

Group Purchase Tabulation

Date _____

Project _____

County _____

[illegible]

Note: This tabulation should be prepared so as to parallel the Preallotment Survey Tabulation as to member listing, location, map number, etc.

CERTIFICATE OF SATISFACTION

(Group Purchase Procedure)

Date _____

I/We hereby certify that the following electrical appliances have been delivered and installed in my/our premises. These appliances appear to be in satisfactory condition.

Model No.	Appliance	Group Purchase Price

Total group purchase cash price \$ _____

Total down payments previously paid \$ _____

Net Balance \$ _____

Payment for balance due on the above appliances is to be by

(a) Cash _____

(b) REA financing _____

Signed by Member _____

Signed by Member _____

Delivered by _____

This certificate to be executed in triplicate. Original and duplicate to be retained by Cooperative. Triplicate to be retained by member.

CONDITIONAL SALE CONTRACT

COOPERATIVE COPY

Contract dated _____, 19____, between _____
(hereinafter called the "Buyer") and _____ (hereinafter called the "Seller").*

1. The Seller hereby sells and the Buyer hereby purchases, upon and subject to the terms and conditions hereinafter set forth, the chattel(s) described below, the receipt whereof in good condition by the Buyer is hereby acknowledged, to wit:

Quantity	Description of Article	Manufacturer	Manufacturer's Catalog No.	Cash Price
				\$_____

2. The agreed time price for the above chattel(s) is computed as follows_____

The Buyer has paid to the Seller the Down Payment (item b), receipt of which by the Seller is hereby acknowledged. The Buyer agrees to pay the Total Amount Payable (item d) in equal

_____ installments of \$_____ each, commencing _____, 19____
(Monthly, quarterly, semiannual)

a. TOTAL CASH PRICE_____ \$_____

b. DOWN PAYMENT_____

c. BALANCE TO BE FINANCED_____
(Item a minus item b)

d. TOTAL AMOUNT PAYABLE_____
(Includes finance charge)

e. TIME PRICE_____ \$_____
(Item b plus item d)

3. Title to said chattel(s) shall remain in the Seller until the time price is paid in full, at which time the title to said chattel(s) shall pass to the Buyer.

4. The Buyer shall keep said chattel(s) in good order, condition, and repair, free of liens, taxes, and encumbrances, and will not misuse, secrete, or remove any part of said chattel(s) from the premises of the Buyer specified below, and will not sell, convey, mortgage, lease, or in any manner dispose of or encumber or transfer said chattel(s), or any interest therein, or permit or attempt to do any of such acts, without the written consent of the Seller.

5. Risk of loss, injury, or destruction to said chattel(s) shall be borne by the Buyer, and such loss, injury, or destruction shall not release the Buyer from any obligation hereunder.

6. Time is of the essence of this contract. Upon default by the Buyer in any of the payments, conditions, or covenants hereof, or if the Seller deems the debt insecure, or said chattel(s) is (are) in danger of misuse, or is (are) stolen, lost, damaged, or totally or partially destroyed, or if the Buyer permits said chattel(s) to become subject to any levy or execution by any officer, or if a petition in bankruptcy or for a receiver be filed by or against the Buyer, the full amount owing hereunder shall immediately be payable at the option of the Seller, and the Seller or its duly authorized agent, with or without notice, demand, or legal process, may take possession of said chattel(s), wherever located, and remove the same, and the Buyer hereby expressly consents to entry upon his premises for such purpose.

7. In the event the Seller retakes possession of said chattel(s), the Seller may retain all payments made by the Buyer prior thereto, not by way of penalty but for the reasonable use of said chattel(s); the Seller may make such repairs to said chattel(s) as the Seller shall deem necessary; and the Buyer hereby appoints the Seller his agent and attorney-in-fact to sell said chattel(s), at any time or place at public or private sale, without demand for performance, without notice, and with or without having such chattel(s) at the place of sale. Out of the proceeds of any such sale there shall first be paid the expense of seizure, holding, removal, repairing, and sale, including reasonable attorney's fees, and the balance thereof shall be applied to the payment of the balance due, and the surplus, if any, shall be paid to the Buyer. The Buyer shall pay any deficiency. The Buyer waives any claims, demands, or damages arising out of repossession, retention, or sale of said chattel(s).

8. The receipt or acceptance by the Seller of partial payment of any amount due hereunder, or of any amount after default, or any renewal or extension of the payment of any amount due hereunder, or the failure of the Seller promptly to exercise any of the remedies herein provided, shall not be deemed to be a waiver of any default or breach hereunder, or to release the Buyer from the strict performance of the obligations or conditions hereunder, or to prevent the Seller from pursuing any or all of the remedies provided hereunder. Waiver of any breach or default shall not constitute a waiver of any further breach or default.

9. All right, title, and interest of the Seller in, to, and under this contract may be assigned, and the word "Seller" wherever used herein shall include the legal representatives and assigns of the Seller, but the right, title, and interest of the Buyer in, to, and under this contract may not be assigned without the written consent of the Seller.

10. Any provision of this contract which is unenforceable or contrary to law shall be ineffective to the extent of such provision and shall not invalidate the remaining provisions of this contract.

11. The Buyer acknowledges receipt of a copy of this contract and certifies that he fully understands all of its terms and conditions.

IN WITNESS WHEREOF the parties hereto have executed and delivered this contract the day and year first above written.

(Buyer) [SEAL]

(Seller)† [SEAL]

(Buyer's address)

by _____
(Name and title)

(Seller's address)

ASSIGNMENT BY SELLER TO COOPERATIVE

For value received, the undersigned does hereby sell, assign, transfer, and set over, without recourse, all its right, title and interest in and to the foregoing contract and any and all chattel(s) described therein to _____, together with all rights of action accrued or which may hereafter accrue hereunder, with power to such assignee to take all legal or other proceedings in the name of undersigned or assignee. Undersigned hereby warrants that the contents of the foregoing contract have been fully explained to the Buyer.

(Seller)† [SEAL]

by _____

ASSIGNMENT BY COOPERATIVE TO UNITED STATES OF AMERICA

For value received, the undersigned does hereby sell, assign, transfer, and set over, with recourse, all its right, title, and interest in and to the foregoing contract and any and all chattel(s) described therein to United States of America, acting through the Administrator of the Rural Electrification Administration, Washington, D. C., or its agent, together with all rights of action accrued or which may hereafter accrue hereunder, with power to such assignee to take all legal or other proceedings in the name of undersigned or assignee. All warranties, covenants, terms, and provisions of the Installation Loan Contract between undersigned and assignee are made a part hereof and incorporated herein by reference and are applied to the foregoing contract.

(Project designation) [SEAL]

by _____
(Name and title)

* Type or print all names inserted.

† Insert corporate, firm, dealer, or trade name of Seller. If Seller is a corporation, insert title of person executing for the corporation.

